

Michael Fuller, Oregon Bar No. 09357

Special Counsel for Plaintiff

Olsen Daines PC

US Bancorp Tower

111 SW 5th Ave., Suite 3150

Portland, Oregon 97204

michael@underdoglawyer.com

Direct 503-201-4570

UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF OREGON

In re

Margaret Katherine Schreiber-Wise,

Debtor.

Margaret Katherine Schreiber-Wise,

Plaintiff,

v.

**St. Charles Health System, Inc. dba St.
Charles Medical Center,**

Defendant.

Case No. 16-31218-tmb7

Adv. Proc. No.

COMPLAINT

Willful Automatic Stay Violation

11 U.S.C. § 362(k)

1.

INTRODUCTION

Prior to the filing of this action, defendant has ignored various letters requesting to communicate through counsel about its ongoing automatic stay violations. See Exhibit 1.

COMPLAINT - Page 1 of 6

Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204

2.

JURISDICTION

The United States District Court for the District of Oregon has jurisdiction of this action under 28 U.S.C. § 1334 because plaintiff's claim arises under Title 11.

3.

The United States Bankruptcy Court for the District of Oregon has jurisdiction of this action under 28 U.S.C. § 157 and LR 2100-1 because plaintiff's claim arises in her bankruptcy case number 16-31218-tmb7, filed under Chapter 7 of Title 11 in this United States Bankruptcy Court for the District of Oregon.

4.

NATURE OF CLAIM

Plaintiff's automatic stay claim is a core proceeding under 28 U.S.C. § 157(b)(2) (*see Gruntz v. County of Los Angeles (In re Gruntz)*, 202 F.3d 1074, 1081 (9th Cir. 2000); *Johnston Env'tl Corp. v. Knight (In re Goodman)*, 991 F.2d 613, 617 (9th Cir. 1993)) and plaintiff consents to entry of final orders and judgments by the bankruptcy judge in this adversary proceeding.

5.

THE PARTIES

Margaret Katherine Schreiber-Wise ("plaintiff") is an individual living in Bend, Oregon who filed for bankruptcy protection under Chapter 7 of Title 11 on March 31, 2016.

6.

St. Charles Health System, Inc. dba St. Charles Medical Center (“defendant”) was listed in plaintiff’s bankruptcy schedules and had actual notice of the automatic stay in plaintiff’s bankruptcy case at all times material.

7.

Venue is proper in this district because plaintiff resides here, defendant conducts its business here, and a substantial part of the acts, events, and/or omissions giving rise to this controversy took place here.

8.

This complaint’s allegations are based on personal knowledge as to plaintiff’s own conduct and are made on information and belief as to the acts of others.

9.

FACTUAL ALLEGATIONS

On March 31, 2016, plaintiff filed for bankruptcy protection under Chapter 7 of Title 11 in case number 16-31218-tmb7.

10.

Defendant received various actual notices of the automatic stay in plaintiff’s bankruptcy case, including written notice from the bankruptcy noticing center, written and verbal notice from plaintiff’s counsel, and verbal notice from plaintiff.

11.

The written notice of automatic stay received by defendant warned defendant that violating the automatic stay may result in penalties.

COMPLAINT - Page 3 of 6

Olsen Daines PC
US Bancorp Tower
111 SW 5th Ave., Suite 3150
Portland, Oregon 97204

12.

Plaintiff incurred no new debt with defendant after the commencement of plaintiff's bankruptcy case.

13.

Plaintiff had a heart attack in November 2015 and was told to avoid stress.

14.

After receiving actual notice of the automatic stay, defendant harassed plaintiff with multiple collection calls.

15.

During its collection calls, defendant acknowledged receiving prior notice of plaintiff's bankruptcy case, including verbal notice from plaintiff's counsel.

16.

During its collection calls, defendant threatened plaintiff that its collection calls would continue.

17.

As of the date of this complaint, defendant has failed to communicate through counsel and has failed to acknowledge that the commencement of a bankruptcy case prohibits collection calls during the automatic stay.

18.

As a direct and proximate result of defendant's collection calls, plaintiff suffered severe ongoing emotional harm not limited to stress, frustration, and anxiety.

19.

CAUSE OF ACTION

CLAIM ONE

(11 U.S.C. § 362(k))

Plaintiff incorporates the above allegations by reference.

20.

Defendant's conduct as alleged in this complaint willfully violated the automatic stay in plaintiff's bankruptcy case, specifically 11 U.S.C. § 362(a)(6), because defendant knew of the automatic stay, and its collection calls as alleged above violated the automatic stay.

21.

Defendant's violation of the automatic stay as alleged above was "willful" as that term is defined in the Ninth Circuit because defendant's conduct was intentional, defendant had prior actual knowledge of the automatic stay, defendant's conduct was unreasonable, and any alleged mistake of law was not a defense.

22.

Plaintiff was injured as a result of defendant's willful violation, and so is entitled to compensation for her actual damages, attorney fees and costs, under 11 U.S.C. § 362(k).

WHEREFORE, after a stipulation or determination that defendant's conduct as alleged in this complaint willfully violated the automatic stay, plaintiff prays for relief as follows:

- A. An order holding defendant in willful violation of 11 U.S.C. § 362(a)(6);
- B. An order and judgment for actual emotional harm damages awarded directly to plaintiff against defendant under 11 U.S.C. § 362(k);
- C. An order and judgment for reasonable attorney fees and costs in an amount to be determined by the Court awarded directly to Olsen Daines PC against defendant under 11 U.S.C. § 362(k); and
- D. For other equitable relief this Court may determine is fair and just.

DATED: May 23, 2016

RESPECTFULLY FILED,

/s/ Michael Fuller

Michael Fuller, Oregon Bar No. 09357

Special Counsel for Plaintiff

Olsen Daines PC

US Bancorp Tower

111 SW 5th Ave., Suite 3150

Portland, Oregon 97204

michael@underdoglawyer.com

Direct 503-201-4570



Delivered by USPS First Class Regular Mail

May 6, 2016

St. Charles Medical Center
aka St. Charles Health System, Inc.
c/o registered agent Joseph Sluka
2500 NE Neff Rd.
Bend, OR 97701

RE: Bankruptcy Notice
Margaret Katherine Schreiber-Wise, Case No. 16-31218-tmb7
D.O.B. 12-23-1950

Ladies and Gentlemen,

I represent the above-named consumer. Please see the attached notice of automatic stay and cease and desist future collection efforts.

These matters can usually be resolved with a quick phone call. Please put me in touch with your attorney as soon as possible. Thank you.

Sincerely,

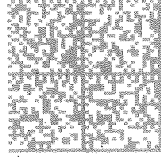
s/ Michael Fuller
Partner

Enclosure [Doc. 6] Notice of Automatic Stay



OlsenDaines
Attorneys at Law
US Bancorp Tower
111 SW 5th Ave, Ste 3150
Portland, OR 97204

From the desk of Yaneli Silva



U.S. POSTAGE >> PITNEY BOWES



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0000331964 MAY 06 2016

St. Charles Medical Center
aka St. Charles Health System, Inc.
c/o registered agent Joseph Sluka
2500 NE Neff Rd.
Bend, OR 97701

www.underdoglawyer.com

United States Bankruptcy Court
District of Oregon

In re:
Margaret Katherine Schreiber-Wise
Debtor

Case No. 16-31218-tmb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: 309A

Page 1 of 1
Total Noticed: 23

Date Rcvd: Apr 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2016.

db +Margaret Katherine Schreiber-Wise, 20809 Solstice Drive, Bend, OR 97703-8404
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
101197428 +ACS Corporate Headquarters., 2828 North Haskell, Dallas, TX 75204-2909
101197433 +City of Bend Ambulance, PO BOX 1024, Bend, OR 97709-1024
101197430 +Capital One., PO Box 21887, Eagan, MN 55121-0887
101197434 +Credit Collection Services, Inc., c/o Robert I. Tatel, President, 77 Bickford Avenue,
Revere, MA 02151-1722
101197441 +St. Charles Medical Center., 2500 NE Neff Rd, Bend, OR 97701-6015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: rdaines@olsendaines.com Apr 02 2016 01:53:17 REX K DAINES, POB 12829,
Salem, OR 97309-0829

tr +EDI: QMBBATTIAN.COM Apr 02 2016 01:28:00 Michael B Batlan, POB 3729,
Salem, OR 97302-0729
smg EDI: ORREV.COM Apr 02 2016 01:28:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Apr 02 2016 01:55:28 US Attorney, US Attorney,
1000 SW 3rd Ave #600, Portland, OR 97204-2936
ust +E-mail/Text: ustpreregion18.pl.ecf@usdoj.gov Apr 02 2016 01:54:24 US Trustee, Portland,
620 SW Main St #213, Portland, OR 97205-3026
101197429 EDI: CALTAX.COM Apr 02 2016 01:28:00 California Franchise Tax Board,
Bankruptcy, PIT MS A340, Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
101197431 +E-mail/Text: jtolman@cmillc.org Apr 02 2016 01:54:36 Central Oregon Radiology.,
1460 NE Medical Center Dr, Bend, OR 97701-6078
101197432 EDI: CHASE.COM Apr 02 2016 01:28:00 Chase, National Bank By Mail, P O Box 36520,
Louisville, KY 40233-6520
101197435 +EDI: BLUESTEM.COM Apr 02 2016 01:28:00 Fingerhut Direct Marketing, 6509 Flying Cloud Dr.,
Eden Prairie, MN 55344-3307
101197427 EDI: IRS.COM Apr 02 2016 01:28:00 IRS, Centralized Insolvency Oper., PO Box 7346,
Philadelphia, PA 19101-7346
101197436 +EDI: ORREV.COM Apr 02 2016 01:28:00 ODR, Attn: Bankruptcy Unit, 955 Center St NE,
Salem, OR 97301-2555
101197437 +E-mail/Text: memberrelations@oregonstatecu.com Apr 02 2016 01:55:42
Oregon State Credit Union, c/o Richard Hein, President/CEO, 1980 NW 9th Street,
Corvallis, OR 97330-2179
101197438 E-mail/Text: bknotices@professionalcredit.com Apr 02 2016 01:54:54
Professional Credit Service., c/o Joseph Hawes, Auth. Rep., PO Box 7548,
Eugene, OR 97401
101197439 +E-mail/Text: bknotices@professionalcredit.com Apr 02 2016 01:54:54 Ray Klein, Inc.,
dba Professional Credit Service, c/o Floyd Mattson, RA, 400 International Way, Ste. 250,
Springfield, OR 97477-7002
101197440 EDI: AGFINANCE.COM Apr 02 2016 01:28:00 Springleaf Financial Services, Inc.,
601 NW 2nd St, Evansville, IN 47708

TOTAL: 15

101197442 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Steven Wise

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2016 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:Debtor 1 **Margaret Katherine Schreiber-Wise**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1464**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Oregon**Date case filed for chapter **7** **3/31/16**Case number: **16-31218-tmb7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Margaret Katherine Schreiber-Wise	
2. All other names used in the last 8 years		
3. Address	20809 Solstice Drive Bend, OR 97703	
4. Debtor's attorney Name and address	REX K DAINES POB 12829 Salem, OR 97309-0829	Contact phone (503) 362-9393
5. Bankruptcy trustee Name and address	Michael B Batlan POB 3729 Salem, OR 97302	Contact phone (503) 588-9192

For more information, see pages 2 & 3 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1001 SW 5th Ave #700 Portland, OR 97204 Date: 4/1/16	Office Hours 9:00 a.m. – 4:30 p.m. Contact phone 503-326-1500
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 16, 2016 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).	Location: Juvenile Justice Building, 63360 Britta St., Building 1, Bend, OR 97701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/15/16 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

- | | |
|--|--|
| 13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property) | <p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by 7/15/16.</p> <p>At least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at www.orb.uscourts.gov, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p> |
| 14. Trustee Appointment | <p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p> |
| 15. Court Information and Legal Advice | <p>Court information is available at www.orb.uscourts.gov. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p> |

OlsenDaines

Attorneys at Law
US Bancorp Tower, 111 SW 5th Avenue, 31st Floor
Portland, OR 97204

From the desk of Yaneli Silva



St. Charles Medical Center
c/o registered agent Joseph Sluka
2500 NE Neff Rd.
Bend, OR 97701

www.underdoglawyer.com



Delivered by USPS First Class Regular Mail

February 8, 2016

St. Charles Medical Center
Business Services Office
PO Box 6095
Bend, OR 97708-6095

RE: Bankruptcy Notice
Dustin and Kayla Mayfield, Case No. 15-34792-rld13

Ladies and Gentlemen,

I represent the above-named consumers. Please see the attached notice of automatic stay and cease and desist future collection efforts.

These matters can usually be resolved with a quick phone call. Please put me in touch with your attorney as soon as possible. Thank you.

Sincerely,

s/ Michael Fuller
Partner

Enclosure [Doc. 9] Notice of Automatic Stay

cc St. Charles Medical Center
c/o registered agent Joseph Sluka
2500 NE Neff Rd.
Bend, OR 97701

United States Bankruptcy Court
District of Oregon

In re:
Dustin Cory Mayfield
Kayla Sherine Mayfield
Debtors

Case No. 15-34792-rld
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: B9I

Page 1 of 1
Total Noticed: 21

Date Rcvd: Oct 14, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2015.

db/jdb +Dustin Cory Mayfield, Kayla Sherine Mayfield, 778 NW Green Forest Circle,
Redmond, OR 97756-1528
tr +Wayne Godare, 222 SW Columbia St #1700, Portland, OR 97201-6652
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
101080530 +Capital One., PO Box 21887, Eagan, MN 55121-0887
101080531 +Country Mutual Insurance Co., Subrogation Dept, PO Box 2100, Bloomington, IL 61702-2100
101080532 +Jessica Farringer, 6421 SW Jody Court, Olympia, WA 98512-7932
101080536 +Oregon Department of Justice, Division of Child Support, 1162 Court Street NE,
Salem, OR 97301-4095
101080538 +St. Charles Medical Center, 2500 NE Neff Rd, Bend, OR 97701-6015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: rdaines@olsendaines.com Oct 15 2015 01:37:06 REX K DAINES, POB 12829,
Salem, OR 97309-0829

smg EDI: ORREV.COM Oct 15 2015 01:33:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Oct 15 2015 01:38:11 US Attorney, US Attorney,
1000 SW 3rd Ave #600, Portland, OR 97204-2936
ust +E-mail/Text: ustpregion18.pl.ecf@usdoj.gov Oct 15 2015 01:37:33 US Trustee, Portland,
620 SW Main St #213, Portland, OR 97205-3026
101080528 EDI: IRS.COM Oct 15 2015 01:34:00 IRS, Centralized Insolvency Oper., PO Box 7346,
Philadelphia, PA 19101-7346
101080533 +E-mail/Text: ebnsterling@weltman.com Oct 15 2015 01:37:31 Kay Jewelers, 375 Ghent Rd,
Akron, OH 44333-4600
101080534 +EDI: RMSC.COM Oct 15 2015 01:34:00 Lowes/GE Consumer Finance Bkcy, POB 103104,
Roswell, GA 30076-9104
101080535 +E-mail/Text: collections@midoregon.westhostsite.com Oct 15 2015 01:37:30
Mid Oregon Credit Union, c/o William Anderson, President, 1386 NE Cushing Drive,
Bend, OR 97701-3730
101080529 +EDI: ORREV.COM Oct 15 2015 01:33:00 ODR*, Attn: Bankruptcy Unit, 955 Center St NE,
Salem, OR 97301-2555
101080537 +E-mail/Text: recovery@paypal.com Oct 15 2015 01:37:10 PayPal, Inc., 2145 Hamilton Ave,
San Jose, CA 95125-5905
101080539 +EDI: USBANKARS.COM Oct 15 2015 01:34:00 US Bank Home Mortgage,
c/o Richard K. Davis, Pres/CEO, 800 Nicollett Mall, Minneapolis, MN 55402-2511
101080540 EDI: WFFC.COM Oct 15 2015 01:33:00 Wells Fargo Dealer Services, c/o Thomas A. Wolfe, CEO,
23 Pasteur, Irvine, CA 92618-3816

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2015 at the address(es) listed below:
NONE.

TOTAL: 0

<p align="center">UNITED STATES BANKRUPTCY COURT District of Oregon</p>	<p align="center">U.S. BANKRUPTCY COURT DISTRICT OF OREGON FILED</p> <p align="center">October 14, 2015</p> <p align="center">Clerk, U.S. Bankruptcy Court BY DEPUTY</p>
<p align="center">Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Deadlines, and Proposed Case Dismissal</p>	
<p>A chapter 13 bankruptcy case concerning the debtor(s) named below was FILED ON 10/13/15. You may be a creditor of the debtor(s). This notice lists important deadlines. You may want to consult an attorney to protect your rights. Case documents may be viewed online or at the clerk's office, or requested through the mail.</p>	
<p align="center">SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS</p>	
<p>Debtor(s) (name(s) and address):</p> <p>Dustin Cory Mayfield Kayla Sherine Mayfield</p> <p><i>Other names used by joint debtor:</i> aka Kayla Morris</p> <p>778 NW Green Forest Circle Redmond, OR 97756</p>	<p>Case Number: 15-34792-rld13</p> <p>Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-9877 xxx-xx-9256</p> <p>Debtor(s) Attorney: REX K DAINES POB 12829 Salem, OR 97309-0829 Telephone No.: (503) 362-9393</p> <p>Trustee: Wayne Godare 222 SW Columbia St #1700 Portland, OR 97201 Telephone No.: (503) 972-6300</p>
<p align="center">Meeting of Creditors</p>	
<p>11/13/15 at 10:00 AM in Hilton Garden Inn, 425 SW Bluff Dr., Bend, OR 97702</p>	
<p align="center">Deadlines – Documents must be received by the bankruptcy clerk's office by the following deadlines:</p>	
<p>Deadline to File a Proof of Claim: 2/11/16 for all creditors, except for governmental units for which a later deadline may apply; see Fed. Rule Bankr. Proc. 3002(c)(1). <i>Please file proof of claim electronically at www.orb.uscourts.gov. No ECF login/password is required.</i></p>	
<p>Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 60 days after the <i>first</i> date set for the Meeting of Creditors.</p>	
<p>Deadline to Object to Exemptions: 30 days after the <i>conclusion</i> of the Meeting of Creditors.</p>	
<p align="center">Filing of Plan, HEARING ON CONFIRMATION OF PLAN</p>	
<p>12/11/15 at 11:30 AM in TELEPHONE HEARING, Hearing. Testimony will NOT be received. The Court, however, may enter an order confirming a proposed plan before the scheduled hearing date if no timely objections are filed. See the "Objections to Confirmation" explanation on page 2 for procedural details. A summary of the debtor(s)' plan is either enclosed or will be separately mailed upon filing.</p>	
<p align="center">Creditors May Not Take Certain Actions</p>	
<p>In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the debtor(s)' property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.</p>	
<p align="center">Notice of Proposed Dismissal of Case</p>	
<p>YOU ARE NOTIFIED this case may be dismissed without further prior notice if (1) all plan payments are not current, (2) the debtor(s) fail to complete the meeting of creditors set above, or (3) the debtor(s) fail to timely file any documents and/or make fee payments as ordered by the Court, unless within 21 days of the above "FILED" date either the debtor or trustee files a written objection to dismissal, setting forth specific grounds, and sends a copy to the nonfiling party (i.e., debtor(s) or trustee).</p>	
<p align="center">Creditor with a Foreign Address</p>	
<p>Please read the information under "Claims" on the reverse side.</p>	

EXPLANATIONS

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named in this notice, and an order for relief has been entered. Chapter 13 allows a debtor, with regular income and debts below a specified amount, to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.
Objections to Confirmation	A creditor wanting to object to any provision of the debtor(s)' plan must file a written objection with the Court showing service on the debtor(s) within 14 days after the meeting of creditors concludes. Filing a proof of claim rejecting the plan, or motion for relief from the automatic stay, will not be considered an objection to the confirmation. See Local Bankruptcy Rule 3015-3(c) for additional details concerning confirmation of Chapter 13 plans.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor(s)' property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor(s)' wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay.
Meeting of Creditors	<p>The meeting of creditors is scheduled for the date, time and location listed in this notice. The debtor(s) (both debtors in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors or this case may be dismissed. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Debtor(s) must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor(s) must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). Original photo IDs and other documents are required.</p>
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed in this notice, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline for a creditor with a foreign address: The deadlines for filing claims set forth in this notice apply to all creditors. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor(s). If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge with the Court by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed in this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint with the Court by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Court must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
Bankruptcy Clerk's Office (Document Filing, Viewing and Copies)	<p>Any paper document that you file in this case must be filed at the bankruptcy clerk's office at:</p> <p>U.S. Bankruptcy Court Phone: 503-326-1500 Office Hours: 9:00AM-4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 <i>(Important Note: The meeting of creditors is not held at this address.)</i></p> <p>You may view or obtain filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, as follows:</p> <ol style="list-style-type: none"> 1. Online by obtaining a PACER account at www.pacer.gov. 2. In person at the clerk's office. 3. Via mail by submitting a written request with the applicable search and copy fees and a self-addressed, stamped envelope.
Court Information and Legal Advice	Court information is available at www.orb.uscourts.gov . For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	



OlsenDaines
Attorneys at Law

Attorneys

Eric W. Olsen *^{-o^A}
Dwayne R. Murray *
Lars H. Olsen *
Rex K. Daines *-
Kevin D. Swartz *-
D. Neal Peton *
Matthew A Casper *
Michael R. Fuller *
Michael Sperry -
Kris Sperry ^
David Johnson *

* Licensed in OR
- Licensed in WA
^ Licensed in ID
~ Licensed in UT
^o Licensed in TX
^A Licensed in AZ

Email

Michael@UnderdogLawyer.com

Mobile Phone

503-201-4570

Office Phone

Portland 503-274-4252
Seattle 425-373-1199
Salt Lake City 801-225-6900
Boise 208-319-3504

Facsimile

800-258-3518

Website

www.UnderdogLawyer.com

*"Proudly protecting the rights of
consumers for over 30 years"*

** Expedited letter – dictated but not read

DELIVERED VIA FIRST CLASS MAIL

March 3, 2014

St. Charles Medical Center
Business Services Office
P.O. Box 6096
Bend, OR 97708-6096

RE: Bankruptcy Notice, Sonja Beers

Ladies and Gentlemen,

Please see the attached notice of bankruptcy.

These matters can usually be resolved with a simple phone call. Please immediately have your attorney contact me directly.

Thank you.

Sincerely,

/s/ Michael Fuller **

Michael Fuller
Trial Lawyer

Enclosure: (1) [Doc.] Notice of Bankruptcy, Case No. 13-37105-el7

cc: St. Charles Medical Center
2500 NE Neff Rd
Bend, OR 97701

UNITED STATES BANKRUPTCY COURT District of Oregon		U.S. BANKRUPTCY COURT DISTRICT OF OREGON FILED November 13, 2013 Clerk, U.S. Bankruptcy Court BY DEPUTY
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, Deadlines, <i>Proposed Case Dismissal</i>, and Trustee Appointment		
A chapter 7 bankruptcy case concerning the debtor(s) named below was FILED ON 11/13/13 . You may be a creditor of the debtor(s). This notice lists important deadlines. You may want to consult an attorney to protect your rights. Case documents may be viewed online or at the clerk's office, or requested through the mail.		
SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS		
Debtor(s) (name(s) and address): Sonja Kim Beers 2828 NW 8th St. Redmond, OR 97756	Case Number: 13-37105-elp7 Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-1829 Debtor(s) Attorney: REX K DAINES POB 12829 Salem, OR 97309-0829 Telephone No.: (503) 362-9393 Trustee: Michael B Batlan POB 3729 Salem, OR 97302 Telephone No.: (503) 588-9192	
Meeting of Creditors		
12/17/13 at 12:30 PM in Bend National Guard Armory, 875 SW Simpson Ave, Bend, OR 97702		
Presumption of Abuse under 11 USC §707(b) (See "Presumption of Abuse" on the reverse side) Insufficient information available. If more complete information shows the presumption has arisen, creditors will be notified.		
Deadlines - Documents must be <i>received</i> by the bankruptcy clerk's office by the following deadlines:		
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/18/14 Deadline to Object to Exemptions: 30 days after the conclusion of the meeting of creditors.		
Creditors May Not Take Certain Actions		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the debtor(s)' property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)		
YOU ARE NOTIFIED: (1) This case may be dismissed without further prior notice if the debtor(s) fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the above "FILED" date a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtor(s)' attorney (or debtor(s) if pro se) and trustee; and (2) Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtor(s) shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by 1/6/14 .		
YOU ARE FURTHER NOTIFIED that at least 5 days prior to the date of the meeting of creditors, any party in interest who objects to abandonment of the debtor(s)' residence (real property) must file with the Court a written objection and serve a copy on the debtor(s) and debtor(s)' attorney. If no timely objection is filed, the trustee can abandon the property at or after the meeting of creditors upon request of the debtor(s) or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF #751.7, available at www.orb.uscourts.gov , to obtain such abandonment. A creditor's contact with the debtor(s) and/or debtor(s)' attorney to effect a modification shall not be considered a violation of the automatic stay of 11 USC §362. Negotiations with represented debtors must be with debtor(s)' counsel who may consent to the creditor communicating directly with the debtor(s).		
Creditor with a Foreign Address		
Please read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.		
Trustee Appointment		
The trustee named above is hereby appointed as interim trustee in this case. Such trustee's bond shall be the blanket bond heretofore approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE		
DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!		

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named in this notice, and an order for relief has been entered.
Relief from Stay	Requests for <i>non-judicial</i> relief from the stay of Bankruptcy Code §362(a), limiting actions to recover debtor(s)' property, must comply with Local Form #715. Requests for judicial relief must comply with Local Form #720.50.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor(s)' property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor(s)' wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>The meeting of creditors is scheduled for the date, time and location listed in this notice. The debtor(s) (both debtors in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors or this case may be dismissed. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Debtor(s) must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor(s) must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). Original photo IDs and other documents are required.</p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a Proof of Claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim and the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor(s). If you believe the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert that the discharge should be denied under §727(a)(8) or (a)(9) -- with the Court by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed in this notice. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Court must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
Bankruptcy Clerk's Office (Document Filing, Viewing and Copies)	<p>Any paper document that you file in this case must be filed at the bankruptcy clerk's office at:</p> <p>U.S. Bankruptcy Court Phone: 503-326-1500 Office Hours: 9:00AM-4:30PM 1001 SW 5th Ave #700 Portland, OR 97204 <i>(Important Note: The meeting of creditors is not held at this address.)</i></p> <p>You may view or obtain filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, as follows:</p> <ol style="list-style-type: none"> 1. Online by obtaining a PACER account at www.pacer.gov. 2. In person at the clerk's office. 3. Via mail by submitting a written request with the applicable search and copy fees and a self-addressed, stamped envelope.
Court Information and Legal Advice	Court information is available at www.orb.uscourts.gov . For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	